

Information to identify the case:

Debtor 1	<u>John Charles Hendricks</u>	Social Security number or ITIN	xxx-xx-6499
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Virginia			
Case number: 23-31058-KLP			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Charles Hendricks

February 27, 2025

For the court:

Charri S. Stewart
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John Charles Hendricks
Debtor

Case No. 23-31058-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Feb 27, 2025

User: Nathaniel
Form ID: 318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2025:

Recip ID	Recipient Name and Address
db	+ John Charles Hendricks, 3216 Birchhill Ct., Glen Allen, VA 23059-5128
aty	# Kutak Rock LLP, 901 East Byrd Street, Suite 1000, Richmod, VA 23219-4071
16105237	First Horizon, P.O. Box 1532, Memphis, TN 38101-1532
16105238	+ Henrico Cardiology Assoc., RE: Bankruptcy, 7603 Forest Avenue, #202, Richmond, VA 23229-4943
16105239	Henrico Doctor's Hospital, Bankruptcy Dept, PO Box 291569, Nashville, TN 37229-1569
16105243	+ Radiology Assoc. of Richmond, 2602 Buford Rd., Richmond, VA 23235-3422
16105244	+ Robert Smith Trust, dba Sheree Norton Trustee, 9969 Cape Ann Drive, Columbia, MD 21046-1302
16131022	+ S&H Floors Company, 7851 Beechcraft Ave, Suite D, Gaithersburg, MD 20879-5503
16221692	+ Sheree Norton, ind., PR and Trustee, et al, c/o Daniel M Press, Chung & Press, P.C., 6718 Whittier Ave. #200, McLean VA 22101-4531

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QPJBARRETT.COM	Feb 28 2025 05:38:00	Peter J. Barrett, 1021 East Cary Street, Suite 810, Richmond, VA 23219-0020
cr	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 28 2025 01:47:00	First Horizon, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
16105232	Email/PDF: bncnotices@becket-lee.com	Feb 28 2025 01:14:31	American Express, P.O. Box 7871, Fort Lauderdale, FL 33329-0000
16181767	Email/PDF: bncnotices@becket-lee.com	Feb 28 2025 01:16:11	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
16105233	+ EDI: BANKAMER2	Feb 28 2025 05:38:00	Bank of America, P.O. Box 25118, Tampa, FL 33622-5118
16257025	+ EDI: BANKAMER2	Feb 28 2025 05:38:00	Bank of America, Re: Bankruptcy:, PO Box 790087, Saint Louis, MO 63179-0087
16164931	EDI: BANKAMER	Feb 28 2025 05:38:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
16205597	EDI: BANKAMER	Feb 28 2025 05:38:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
16105234	+ Email/Text: rm-bknotices@bridgecrest.com	Feb 28 2025 01:49:00	Bridgecrest Formerly Drivetime, PO Box 29018, Phoenix, AZ 85038-9018
16105235	EDI: DISCOVER	Feb 28 2025 05:38:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850-0000
16160484	EDI: DISCOVER	Feb 28 2025 05:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
16105236	+ EDI: DISCOVERSL.COM	Feb 28 2025 05:38:00	Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948

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16172128	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2025 01:14:26	Henrico Doctors Hospital, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
16244522	EDI: IRS.COM	Feb 28 2025 05:38:00	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
16105240	+ EDI: JPMORGANCHASE	Feb 28 2025 05:38:00	JPMCB Card Services, PO Box 15299, Wilmington, DE 19850-5299
16105240	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 28 2025 01:35:58	JPMCB Card Services, PO Box 15299, Wilmington, DE 19850-5299
16180488	+ Email/Text: RASEBN@raslg.com	Feb 28 2025 01:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
16160558	+ EDI: NFCU.COM	Feb 28 2025 05:38:00	NAVY FEDERAL CREDIT UNION, P.O.BOX 3000, MERRIFIELD, VA 22119-3000
16105241	EDI: NFCU.COM	Feb 28 2025 05:38:00	Navy Federal Credit Union, P.O. Box 3700, Merrifield, VA 22119-3000
16216900	Email/Text: Bankruptcy.Notices@pnc.com	Feb 28 2025 01:47:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
16105242	Email/Text: Bankruptcy.Notices@pnc.com	Feb 28 2025 01:47:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-0000
16105245	Email/Text: ALBC_Bankruptcy_Notices@teamhealth.com	Feb 28 2025 01:47:00	Team Heath, 3429 Regal Drive, Alcoa, TN 37701-3265
16220577	+ Email/Text: bankruptcy@bbandt.com	Feb 28 2025 01:48:00	Truist Bank, Attn: Support Services, P.O. Box 85092 Mail Code 306-40-06-10, Richmond, VA 23286-0001
16105246	+ Email/Text: bankruptcy@bbandt.com	Feb 28 2025 01:48:00	Truist Bank, f/k/a SunTurst & BBT, P.O. Box 85092, Richmond, VA 23286-0001
16105247	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Feb 28 2025 01:54:24	Wells Fargo Bank, HEQ Credit Bureau, P.O. Box 31557, Billings, MT 59107-1557
16165017	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Feb 28 2025 01:35:01	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4927

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Catherine Lavin
cr		Gina Speaks
cr		Jean Lavin
cr		Kimberley Frye
cr		Sheree Norton
cr		The Robert E.L. Smith Revocable Living Trust
aty	*+	Peter J. Barrett, 1021 East Cary Street, Suite 810, Richmond, VA 23219-0020
16181768	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
16181771	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
16184963	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
16186984	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 6 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0422-7

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2025 at the address(es) listed below:

Name	Email Address
Daniel M. Press	on behalf of Creditor Sheree Norton dpress@chung-press.com pressdm@gmail.com;danpress@recap.email
Daniel M. Press	on behalf of Creditor Jean Lavin dpress@chung-press.com pressdm@gmail.com;danpress@recap.email
Daniel M. Press	on behalf of Creditor Gina Speaks dpress@chung-press.com pressdm@gmail.com;danpress@recap.email
Daniel M. Press	on behalf of Creditor Kimberley Frye dpress@chung-press.com pressdm@gmail.com;danpress@recap.email
Daniel M. Press	on behalf of Creditor Catherine Lavin dpress@chung-press.com pressdm@gmail.com;danpress@recap.email
Daniel M. Press	on behalf of Creditor The Robert E.L. Smith Revocable Living Trust dpress@chung-press.com pressdm@gmail.com;danpress@recap.email
Jeremy S. Williams	on behalf of Trustee Peter J. Barrett jeremy.williams@kutakrock.com lynda.wood@kutakrock.com;Amanda.roberts@kutakrock.com;jeremy--williams-3047@ecf.pacerpro.com;adolyn.wyatt@kutakrock.com
Joshua Aaron Moger	on behalf of Debtor John Charles Hendricks ECF@bolemanlaw.com ecfbakcup@bolemanlaw.com
Mark David Meyer	on behalf of Creditor First Horizon bankruptcy@rosenberg-assoc.com
Matthew W. Cheney	USTPRegion04.RH.ECF@usdoj.gov
Patrick Thomas Keith	on behalf of Debtor John Charles Hendricks ecf@bolemanlaw.com ecfbakcup@bolemanlaw.com;keithpr71011@notify.bestcase.com
Peter J. Barrett	on behalf of Trustee Peter J. Barrett peter.barrett@kutakrock.com charisse.matthews@kutakrock.com;lynda.wood@kutakrock.com
Peter J. Barrett	peter.barrett@kutakrock.com charisse.matthews@kutakrock.com;pbarrett@ecf.axosfs.com
Shannon Pecoraro	on behalf of U.S. Trustee Matthew W. Cheney Shannon.pecoraro@usdoj.gov june.e.turner@usdoj.gov;nisha.r.patel@usdoj.gov;shannon.m.tingle@usdoj.gov;britni.c.bowles@usdoj.gov

TOTAL: 14